riod but the hopes sometimes or often do not materialise. So this is how it happens,

SHRI SUNIL BASU RAY: May I know whether the policy is the same for rural and urban areas?

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SHRI EDUARDO FALEIRO; Sir, as far as urban areas are concerned, we find that urban areas are, by and large, as a rule, with hardly any exception, sufficiently banked. We are more inclined towards rural areas and for the information of the hon# Member, Sir, I would like to say that as far as rural areas are concerned, at the time of nationalisation, that is, 19th July, 1969, the number of rural branches in the West Bengal State was just 83, As on the 31st December, 1988—they have not included the latest figures—it increased from 83 to 1,998. This is an increase by hundreds of times and, therefore, Sir, this is our approach to improve facilities in the rural areas.

SHRI DIPEN GHOSH: Mr, Chairman, Sir, he has admitted that the Reserve Bank of India having gone into infrastructure availability, facilities, etc.,.

MR, CHAIRMAN; Question Hour is over

WRITTEN ANSWERS TO QUESTIONS

Programme to bring degraded land under forest cover

*244. SHRI MOHINDER SINGH LATHER:
SHRI VIRENDRA VERMA;

Will the Minister of ENVIRONMENT AND FORESTS be pleased to state:

(a) whether it is a fact that the National Wasteland Development Board announced a programme sometime in 1986 to bring five million hectares of degraded land under forest cover annually, but the same has not yet been implemented resulting In sharp rise in desertification;

(b) if so, what are the reasons therefor;

(c) what is the extent of rise in desertification at the end of 1988 and so far during .1989 stating the annual percentage of decline in land under forest cover; and

(d) whether Government propose to revise the present forest policy and if so, what changes are contemplated therein?

THE MINISTER OF ENVIRONMENT AND FORESTS (SHRI Z. R, ANSARI); (a) Afforestation and tree planting targets are fixed on a year to year basis under the 20 Point Programme, in consultation with the State Governments, Yearwise targets and achievements during ' the Seventh Plan period are given below: —

(Area coverage in Million hectares)

Year	Targets	Achievement
1985-86	1.45	1.51
1986-87	1.71	1 .76
.1987-88	1.79	1.77
1988-89	2.00	2.12

It is *not* correct that there is a sharp rise in desertification.

(b) Does not arise,

(c) Assessment of the extent of desertification and decline in land under forest cover at the end of 1988 and since the beginning of 1989 has not -been carried out. Desertification is a process which extends over a period of time and its estimation over short periods will not provide interpretable data,

(d) The National Forest Policy has been revised already in December, 1988.

Credit-deposit ratio

*245. SHRI ASHIS SEN; Will the Minister of FINANCE be pleased to state:

(a) what is the national average of credit-deposit ratio at present; and

(b) what is the ratio pertaining to the States of Maharashtra, Assam, Orissa, West Bengal, Rajasthan, Madhya Pradesh^ Punjab and Uttar Pradesh?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRl EDUARDO FALEIRO):

(a!) The credit-deposit ratio of all Scheduled Commercial Banks as on the last Friday of December 1989 at all-India level was 61.9 per cent,

(b) The credit-deposit ratio of all Scheduled Commercial Banks as en th* last Friday of December, 1988 in the States of Maharashtra, Assam, Orissa, West Bengal, Rajasthan, Madhya Pradesh, Punjab and Uttar Pradesh are given below:

Last Friday of December, 1988	Credit + Deposit Radio (%)
Maharashtra	**72.1**
Assam	**54.6**
Orissa	83.9
West Bengal	50.3
Rajasthah	60.4
Madhya Pradesh	63.8
Punjab	41.2
Uttar Pradesh	43.4

Assocham's suggestion for new foreign investment formula to increase foreign investment

*246. SHRI D. B. CHANDRE GOWDA: Will the Minister of FINANCE be pleased to state:

(a) whether the Associated Chamber of Commerce and Industry of India has suggested a new foreign investment formula to accelerate :thi flow of foreign investment and technology into the country;

(b) whether Government propose to consider the suggestions of the ASSOCHAM in this regard;

■ (c) if so, what are the details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRl EDUARDO FALEIRO): (a) No Sir, now new formula has been suggested to the Government.

(b) and (c) Do not arise.

Setting up of Gene Parks for medicinal plants

*247. SHRl SURESH PACHOURI: Will the Minister of ENVIRONMENT; AND FORESTS be pleased to state;

(a) whether Government propose to establish 100 Gene Parks for medicinal plants all fiver the country; and

(b) if so, what are the details thereof indicating the Statewise location and also the funds to be allocated for each such project?

THE MINISTER OF ENVIRONMENT AND FORESTS (SHRI Z R. ANSARI): (a) No, Sir.

I (b) Does not arise.